

Expedia - Table of Benefits			
Benefit	Summary	Exclusions	Limit
Trip Cancellation	Get up to 100% of your flight and prepaid travel costs reimbursed if you have to cancel, interrupt, or cut short your trip because you or a close relative becomes ill or injured before your scheduled departure.	<ul style="list-style-type: none">Pre-existing medical conditionsClaim reasons not listed in the wordingNon-emergency treatment or non-diagnosed illness or injury	Up to 100% of total trip cost
Travel Abandonment	Get reimbursed for additional travel and accommodation expenses if you are forced to cancel your trip due to an unforeseen delay	<ul style="list-style-type: none">If the transport provider has offered alternative travel arrangements	\$1,000
Personal Property	Protects your electronics or other personal items if they're accidentally damaged, stolen, or destroyed during your trip.	<ul style="list-style-type: none">If you lose or misplace your propertyClaims without evidence of theft or damage	\$4,000
Missed Departure	Protects you if you miss your departure due to a vehicle breakdown, major incident on a motorway, or significant public transport delay.	<ul style="list-style-type: none">If you did not allow sufficient time to meet the check-in time.If the transport provider has offered alternative travel arrangements	\$1,000
Personal Liability	Protects your if you cause injury or damage to others or their property during your trip	<ul style="list-style-type: none">Liability you have assumed under agreement.Business or professional activities.	\$1,000,000
Legal Expenses	Covers your legal expenses acquired during your trip.	<ul style="list-style-type: none">Your claim is against us, someone you were travelling with, or a person related to you.	\$50,000
Medical Coverage (International only)	<p>You're covered if you have an illness or injury abroad and you need to receive urgent medical treatment.</p> <p>This includes:</p> <ul style="list-style-type: none">Medical Coverage: Money back for emergency medical expenses and 24/7 medical assistanceDental Coverage: Money back for emergency dental costs up to \$350Medical Repatriation: Covers the cost of your transportation back home for medical treatment or death during your tripDaily cash benefit: Cover the cost of your hospital stays and other medical expenses during your tripFuneral Expenses: Covers your funeral, burial and end-of-life expenses during your tripAdditional accommodation and travelling expenses	<ul style="list-style-type: none">Pre-existing medical conditionsCosts incurred before your trip.Traveling against the advice of a medical practitioner or government authority.	\$200,000
XCover Express Baggage	If your baggage is delayed, we'll track and expedite the return of your baggage with automated status updates via email.		

*XCover Protection is subject to additional exclusions and limitations. Please check the wording for the full list of inclusions and exclusions, and encourage customers to check the wording in their XCover Account before making a claim, as scenarios not listed in the wording will not be covered.